



## COURSE DATA

### Data Subject

<b>Code</b>	35938
<b>Name</b>	Financial marketing
<b>Cycle</b>	Grade
<b>ECTS Credits</b>	4.5
<b>Academic year</b>	2024 - 2025

### Study (s)

Degree	Center	Acad. year	Period
1315 - Degree in Finance and Accounting	Faculty of Economics	2	First term

### Subject-matter

Degree	Subject-matter	Character
1315 - Degree in Finance and Accounting	10 - Commercialisation	Obligatory

### Coordination

Name	Department
ARAGONES JERICO, CRISTINA	43 - Marketing and Market Research

## SUMMARY

This Financial Marketing course, with a workload of 4.5 ECTS credits, is part of Commercialization and Economic General Training module of the Degree in Business Finance and Accounting. This course is mandatory and scheduled in the first half of the second year in that degree. It is the only marketing course that is taught in the degree but we believe it is essential for the development of the role of the management of exchange relationships between financial institutions and their various stakeholders. However, the adoption of marketing in financial institutions is very recent, it was not until the eighties, the so-called "war on superaccounts" when the industry begins to adopt a strategic approach to marketing. Today, the competitive situation facing the financial institutions in an environment with high technological and financial crisis makes it necessary to know the process through which they create value and satisfaction and therefore customer loyalty, being marketing an essential tool for financial institutions to implement from an operational but also strategic perspective. The course allows the student to approach both from a theoretical and practical study and application of marketing in the financial sector. Specifically, the course covers the following contents:



- Fundamentals of Marketing.
- Marketing operating in the financial sector: financial product offerings and price.
- Point of sale design and communication strategy.
- Implementing relationship marketing: attracting and retaining bank customers.
- Corporate Marketing: Defining the visual identity and corporate image.

## PREVIOUS KNOWLEDGE

### Relationship to other subjects of the same degree

There are no specified enrollment restrictions with other subjects of the curriculum.

### Other requirements

Without prerequisites.

## COMPETENCES (RD 1393/2007) // LEARNING OUTCOMES (RD 822/2021)

### 1315 - Degree in Finance and Accounting

- Conocer y comprender los distintos niveles de formulación e implementación de la estrategia empresarial así como el papel de la función financiera en dichos procesos.
- Conocer el origen de los grandes problemas económicos, los mecanismos de crecimiento a largo plazo y el modo de interaccionar los factores económicos y no económicos a lo largo de la historia.
- Conocer y comprender los aspectos básicos del marketing operativo en el sector financiero así como del marketing corporativo.
- Comprender las claves de la implantación del marketing relacional.

## LEARNING OUTCOMES (RD 1393/2007) // NO CONTENT (RD 822/2021)

- To provide with basic knowledge of the company, its management and major functional areas.
- To describe, analyze and evaluate the behavior and performance of businesses in a global environment.
- To critically assess the strategic situation of a company considering the environment in which it operates and its competitors.
- To understand various sources of business information and be able to identify relevant information and apply it correctly.
- To synthesize information in a written report and argue about it by concepts, techniques or models of business organization.
- To develop, design and evaluate appropriate decisions for the company to provide solutions to their problems by applying the appropriate techniques and tools and developing creativity.
- To analyze the role of marketing in a business context.
- To align business strategy to the particularities of the financial sector.



## DESCRIPTION OF CONTENTS

### 1. Part I. Fundamentals of marketing

Topic 1: The financial and marketing services marketing. Customer orientation.

Topic 2: Financial Consumer behavior.

Topic 3: Market research in an increasingly changing environment

### 2. Part II. The tactical marketing of financial products

Topic 4: Financial products and services

Topic 5: Distribution in the financial sector

Topic 6: Prices in the financial sector

Topic 7: Communication and promotion of financial services

Topic 8: The Marketing Plan

### 3. Part III. Relational Marketing: The management of the branch

Topic 9: The management of the branch and customer relation

Topic 10: The quality of service in the financial sector, customer satisfaction and value.

## WORKLOAD

ACTIVITY	Hours	% To be attended
Theory classes	30,00	100
Classroom practices	15,00	100
Attendance at events and external activities	1,00	0
Development of individual work	22,50	0
Study and independent work	26,00	0
Readings supplementary material	8,00	0
Preparation of evaluation activities	10,00	0
<b>TOTAL</b>	<b>112,50</b>	

## TEACHING METHODOLOGY

From an educational point of view, the subject has two different blocks: lectures and practical classes. It is also recommended the use of tutorials and virtual classrooms.

**Lectures.** Theory classes will be based on the teacher's explanations (participatory lecture), the study of the basic literature and / or additional recommendations, and participation and students' knowledge to discuss the marketing in the scope of entities financial.

To get the most out of the lecture, students are encouraged to prepare each item for which they are



encouraged to make use of the literature provided. It also used other teaching resources provided by the teacher. In each of the topics, teaching resources are structured as follows:

- Basic Bibliography, which lists a series of manuals that can adequately cover the subject matter in terms of talking points and level of depth.
- Further readings (recommended and to deepen). These texts allow students to have a much broader and richer content of the material presented in class or covered in the basic literature.
- Internet addresses, which aim to bring students to institutions, associations and journals to obtain current contact information and real and directly relevant to the subject under study.

**Practical classes.** Students will present in group 2 team practices with the development, discussion and, where appropriate, presentation, will be in the classroom. The details of activities to develop in each session will explain in the classroom.

Tutorials and seminars. We recommend the use of tutoring in addition to classes, attendance at the proposed workshops and reading literature on the subject, available in the library, newspaper and electronic data sources.

Use the Virtual Classroom. Virtual classroom will be used for any information / news to facilitate the performance of the subject (<http://www.aulavirtual.uv.es>). In the virtual classroom will be provided resources to carry out the tasks of practical classes, as well as material related to the theory that is deemed necessary.

## EVALUATION

The course will be evaluated after consideration of various aspects:

1. A **written exam** to assess the achievement of learning outcomes in its theoretical content and the entire program. The maximum possible score of this test is 6 points. The student should get **3 points** in the written exam to pass the course.
2. **Continuous assessment** of students based on their participation and involvement in the teaching-learning process and more practical aspects of the subject. The maximum possible score is 4 points. This evaluation will include attendance and classroom training activities, as well as practical activities developed through the development of work / individual or group reports presented written and oral. The student must get at least **2 points** in the continuous evaluation in order to pass the course. These activities (work and practices) **are not recoverable** in the first call. In order to be approved in the second call, a practical exam must be passed, as well as the resolution of the practical cases indicated by the professor for the second call.
3. The attendance and participation of the students to the planned activities will be a basic requirement for evaluation.

The score needed to pass the course overall is **5 points**.

The written exam will be held on those dates fixed by the institution.



Students who for justified reason cannot attend class should contact the teacher of the course before 9th October to consider an individualized protocol of the subject. In any case, continuous assessment activities not carried out cannot be recovered.

Policy Statement: Students in the course are encouraged to responsibly utilize Artificial Intelligence (AI) tools for information analysis and research while upholding academic integrity and complying with ethical and legal standards.

### ACADEMIC HONESTY

The conduct consisting of cheating on an exam or plagiarizing an evaluable work, whether from the current or previous course, is contrary to the duties of the students included in both the state and internal regulations of the Universitat de València. The immediate consequence of this type of conduct will be, in any case, a grade of zero and failure in the subject, in accordance with the Evaluation and Qualification Regulations (hereinafter REC) approved by the Governing Council on May 30. of 2017 (art. 13 section 5); the University Student Statute, approved by RD 1791/2010, of December 30; and the Charter of Rights and Duties of the Students of the University of Valencia, approved by the Governing Council Agreement of October 19, 1993 and modified by ACG of April 30, 1998.

All students are expressly informed that unauthorized mobile phones or electronic devices or documents (smart watches, personal computers, digital tablets, etc.) of any type cannot be used during any evaluable test. Failure to comply with this obligation will result in the expulsion of the student from the place where it takes place and a numerical grade of zero (art. 13 section 6). The use of laptops, digital tablets or similar is permitted for taking notes or viewing teaching material.

The measures will be applied regardless of the disciplinary procedure that may be initiated against the student and, if possible, the sanction that is appropriate in accordance with current regulations (REC, art. 13 section 7).

### EXAM COINCIDENCE

If the exam date for this subject coincides with another subject, it is remembered that it will be in accordance with what is established in the Evaluation and Qualification Regulations of the University of Valencia (May 30, 2017), arts. 9.2 and 9.3. The official exam dates are published on the Faculty of Economics website from the beginning of the academic year.

## REFERENCES

### Basic

- Aragonés-Jericó, Cristina (2021) Manual de Marketing Financiero. Ed. Tirant lo Blanch Manuales



### Additional

- Jaime Rivera y Carlos Más Hernández Marketing financiero : estrategia y planes de acción para mercados complejos (2015) Edit ESIC. Madrid, 262 págs. ISBN 9788415986836
- ALCAIDE, J.C. (2010), Fidelización de clientes. Esic.
- BOCIGAS, O. (2001), El Banco de Santander. Motor del marketing entre los grandes bancos españoles. Universidad Pontificia de Comillas.
- CUESTA, F. (2003), Fidelización Un paso más allá de la retención. McGraw Hill.
- CHIAS, J. (1991), El mercado son personas. Mc Graw Hill.
- EIGLIER, P. y E. LANGEARD (1993), Servucción. El marketing de servicios. Mc Graw Hill.
- FAINÉ, I. y TORNABELL, R. (2005), Pasión por la Banca. Deusto.
- GRANDE, I. (1996), Marketing de servicios. Esic. Madrid.
- GRÖNROOS, CH. (1994), Marketing y Gestión de Servicios. Díaz de Santos.
- SANTESMASES, M. (2004), Marketing. Conceptos y estrategias. Pirámide.5ª ed.